

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-20419-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brenda Gilbert  
156 Straight Street  
Paterson, NJ 07501

Social Security No.:

xxx-xx-9197

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

on 4/10/25 at 10:00 AM

to consider and act upon the following:

**123** – Certification of Default of Standing Trustee. re: Debtors failure to make plan payments Report. Filed by Marie-Ann Greenberg. Objection deadline is 4/1/2025. (Attachments: # 1 30 DAY DEFAULT – PROPOSED ORDER) (Greenberg, Marie-Ann)

**125** – Certification in Opposition to (related document: 123 Certification of Default of Standing Trustee. re: Debtors failure to make plan payments Report. Filed by Marie-Ann Greenberg. Objection deadline is 4/1/2025. (Attachments: # 1 30 DAY DEFAULT – PROPOSED ORDER) filed by Trustee Marie-Ann Greenberg) filed by Russell L. Low on behalf of Brenda Gilbert. (Low, Russell)

Dated: 3/21/25

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Brenda Gilbert  
Debtor

Case No. 20-20419-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 21, 2025

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID	Recipient Name and Address
db	+ Brenda Gilbert, 156 Straight Street, Paterson, NJ 07501-1419

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Interested Party TLF REO LLC agreenberg@hgllclaw.com btemple@hgllclaw.com
Ashley Pascuzzi	on behalf of Creditor Fay Servicing LLC as servicing agent for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee for the NRPL Trust 2019-3 ecfnofices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE NRPL TRUST 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc ecfmil@mortoncraig.com mortoncraigecef@gmail.com

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Laura M. Egerman

on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 laura.egerman@mccalla.com, mcallaecf@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 mlicker@hinshawlaw.com

Phillip Andrew Raymond

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE NRPL TRUST 2019-3 phillip.raymond@mccalla.com, mcallaecf@ecf.courtdrive.com

Russell L. Low

on behalf of Debtor Brenda Gilbert ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11